

BANK ON HOUSTON - PRODUCTS MATRIX as of December 2014

Criteria	Amegy Bank of Texas	Bank of America	BB&T	BB&T	BB&T
Product Name	Amegy Essential Checking	Bank of America Core Checking	Bright Banking	Money Account	eSavings
Minimum Opening Deposit	\$50	\$25	\$50	Online - No Minimum; \$50 if opened at a branch	No Minimum(\$0)
Minimum Balance	Average monthly \$500	None	None	None	None
Monthly Fee	waived (\$0) if balance averages \$500 monthly; otherwise, \$5	waived with direct deposit of \$250 or more, OR average daily balance of \$1,500, OR qualify for student waiver of under 23 and enrolled in school	waived (\$0) if direct deposits total \$500 or more in a month, or if average monthly balance is \$1,500 or more, or if you have a BB&T mortgage with an outstanding balance, or if all accounts and loan balances total \$6,000 or more; otherwise, \$10	\$5; reduced to \$3 for any month total deposits are \$1,000 or more	N/A (\$0)
Checks Included	Yes	Yes	Yes	No	N/A
Credit/Debit Card included	Yes	Yes	Yes	Yes	ATM Card
Online Bill Pay	Yes	Yes	Yes	Yes	N/A
Alternative Id Accepted as Primary Identification	Yes	Yes	Yes	Yes	Yes
Open Accounts for customers with ChexSystems History	No	Yes	Yes	Yes	Yes
Remittance products available	No	Yes	Yes	Yes	No
Wire Transfer	Yes	Yes	Yes	No	No
Money Order	No	Yes	Yes	Yes	No
Offer Financial Education	Yes	Yes	Yes	Yes	Yes
First Overdraft Fees Waived	No	No	No	N/A	N/A
Overdraft Fees Waived	Overdraft Line of Credit Protection available	No; \$10 transfer fee on days bank does transfer for you; \$35 overdraft fee per item	No; \$12.50 with overdraft protection transfer from a BB&T savings account	N/A	N/A
Bounced Check Fee	\$7.50 with auto-coverage from Savings account or \$35 per item without auto-coverage	\$35 per item	\$36	N/A	N/A
Overdraft Protection	Yes	Yes	Yes	N/A	

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Criteria	Capital One Bank	Central Bank	JP Morgan Chase	JP Morgan Chase	Citibank
Product Name	Rewards Checking	Free Checking	Chase Total Checking	Liquid Account (prepaid card account)	Basic Banking Package (Checking)
Minimum Opening Deposit	\$50	\$50	\$25	\$25	\$0
Minimum Balance	\$300 minimum daily balance OR a single monthly Direct Deposit of \$250 or more	None	None	None	None
Monthly Fee	\$0, if monthly minimum balance is met; otherwise, \$8.95	No	\$12	\$4.95; no transaction fees	waived (\$0) if ONE of the following are met: 1 Direct Deposit and 1 Bill Pay per cycle, OR \$1,500 in combined average balances in checking or with linked savings products, OR first-listed owner on the account is age 62 or older, otherwise, \$10
Checks Included	Yes	Yes	Yes	No	Yes
Credit/Debit Card included	Yes	Yes	Yes	Yes	Yes
Online Bill Pay	Yes	Yes	Yes	No. Can pay bills using your 16-digit card number on merchant sites that accept Visa debit cards, \$0 fee by Chase; merchant's service charge may apply	Yes
Alternative Id Accepted as Primary Identification	Yes	Yes	Yes	Yes	Yes
Open Accounts for customers with ChexSystems History	No	Yes (over 1 year old)	No	No	Yes
Remittance products available	No	No	No	No	Yes
Wire Transfer	Yes	Yes	Yes	No	Yes
Money Order	No	Yes	Yes	Yes	Yes
Offer Financial Education	Yes	Yes	No	No	No
First Overdraft Fees Waived	No	No	No	No	No
Overdraft Fees Waived	No; \$35	No; \$35	No; \$34	N/A	\$34
Bounced Check Fee	\$35	\$35	\$34	N/A	\$12
Overdraft Protection	Yes	Yes	Yes	N/A	Yes

BANK ON HOUSTON - PRODUCTS MATRIX as of December 2014

Criteria	Energy Capital Credit Union	First Convenience Bank	First Service Credit Union	Houston Metropolitan Federal Credit Union	Houston Metropolitan Federal Credit Union
Product Name	Star Checking	Power Account	Fresh Start Checking	Advantage Savings	Advantage Checking (must open Advantage Savings as primary account)
Minimum Opening Deposit	\$100	\$1	\$1	\$2 complimentary opening deposit	\$25
Minimum Balance	None	\$100	None	\$25 to earn interest	\$0
Monthly Fee	\$0	Waived, if 1 of the no fee qualifiers is met each monthly statement cycle of: maintain a balance of \$100 or more per day, OR have at least 8 Debit Card purchases reflected on your monthly statement (ATM transactions do not count towards the 8 purchases), OR a monthly reoccurring Direct Deposit transaction of \$100 or more, OR at least 1 account holder age 55 or older; otherwise, \$12	\$9	\$0	\$0
Checks Included	Yes	Yes	Yes	No	Yes
Credit/Debit Card included	Yes	Yes	Yes	Yes	Yes
Online Bill Pay	Yes	Yes	Yes	No	Yes
Alternative Id Accepted as Primary Identification	Yes	Yes	Yes	Yes	Yes
Open Accounts for customers with ChexSystems History	Yes (over year old)	Yes	Yes (less than 1 year old)	Yes	Yes
Remittance products available	Yes	Yes	No	No	No
Wire Transfer	Yes	No	Yes	No	Yes
Money Order	Yes	Yes	Yes	Yes	Yes
Offer Financial Education	Yes	Yes	No	Yes	Yes
First Overdraft Fees Waived	No	No	No	No	No
Overdraft Fees Waived	\$35	\$35; additional merchant fees may apply	\$30	N/A	\$30
Bounced Check Fee	\$35	\$35	\$30	N/A	\$30
Overdraft Protection	No	Yes	No	N/A	Yes

BANK ON HOUSTON - PRODUCTS MATRIX as of December 2014

Criteria	IBC BANK	MidSouth Bank	People's Trust Federal Credit Union	People's Trust Federal Credit Union
Product Name	Free Checking	Simple Checking	Classic Checking	Opportunity Checking
Minimum Opening Deposit	\$25	\$50	\$20	\$20
Minimum Balance	None	\$.01 (accounts close with zero balance)	None	None
Monthly Fee	None	No, if e-statements and debit card activated; otherwise \$5	No	\$10.00 Monthly Fee; direct deposit required
Checks Included	Yes; first 50 introductory checks are free	Yes	Yes	Yes
Credit/Debit Card included	Yes	Yes	Yes	Yes
Online Bill Pay	Yes; free online billpay and online banking	Yes	Yes	Yes
Alternative Id Accepted as Primary Identification	Yes; Matricula Card; secondary forms of identification accepted if presented with Visa Laser or Passport	Yes	Yes	Yes
Open Accounts for customers with ChexSystems History	Yes (less than 1 year old)	No	No	Yes
Remittance products available	No	No	Yes	Yes
Wire Transfer	No	Yes	Yes	Yes
Money Order	No	Yes	Yes	Yes
Offer Financial Education	No	Yes	Yes	Yes
First Overdraft Fees Waived	No		No	N/A; all NSF checks returned
Overdraft Fees Waived	\$35	No; \$5 per transfer, if linked to another MidSouth account; otherwise \$29 per item	\$29	N/A; all NSF checks returned
Bounced Check Fee	\$35	No; \$5 per transfer, if linked to another MidSouth account; otherwise \$29 per item	\$29	N/A; all NSF checks returned
Overdraft Protection	No	Yes	Yes	N/A; all NSF checks returned

BANK ON HOUSTON - PRODUCTS MATRIX as of December 2014

Criteria	Preferred Bank	Promise Credit Union	Regions Bank	Unity National Bank
Product Name	Preferred Interest Checking	Savings and Checking Account	LifeGreen Checking	Unity Advantage Checking
Minimum Opening Deposit	\$100	\$10	\$50	\$100
Minimum Balance	\$1,500	\$10	None	None
Monthly Fee	No, if balance average daily balance above \$1,500; otherwise \$10	\$0, no monthly fee; \$3 per month if customer requests paper statement	\$0, monthly fee can be waived if 1 of the following qualifiers is met each monthly statement cycle: Direct Deposit of at least 1 payroll or government Direct Deposit of at least \$500 or a combined amount of \$1,000; OR \$1,500 average monthly balance in the account; otherwise, \$8 monthly with online statement or \$10 monthly with paper statement	None (\$0), if 1 of the following qualifiers is met each monthly statement cycle: at least 1 Direct Deposit of \$500 or more (several direct deposits that total \$500 does not qualify), OR a minimum daily balance of \$1,500 or more in the account, OR an average balance of \$2,500 or more in a combination of deposit accounts (checking, personal savings, or money market accounts) criteria met*; otherwise \$7.50
Checks Included	Yes; first box of checks are free	Yes	Yes	Yes
Credit/Debit Card included	Yes	Yes	Yes	Yes
Online Bill Pay	Yes	Yes	Yes	Yes
Alternative Id Accepted as Primary Identification	Yes	Yes	Yes	Yes
Open Accounts for customers with ChexSystems History	Yes, if debt on accounts with other institutions is paid off	Yes (over 1 year old)	No	Case-by-case basis
Remittance products available	No	No	NO	Yes
Wire Transfer	Yes	Yes	Yes	Yes
Money Order	Yes, \$3	No	Yes	No
Offer Financial Education	No	Yes	No	Yes
First Overdraft Fees Waived	No	No	Yes, upon customer request	No
Overdraft Fees Waived	\$32	No	\$36	\$34
Bounced Check Fee	\$32	\$25	\$36	\$34
Overdraft Protection	No	No	Yes, available as transfers from deposit accounts, lines of credit, or credit cards	No

BANK ON HOUSTON - PRODUCTS MATRIX as of December 2014

	Wells Fargo	WoodForest National Bank	WoodForest National Bank	WoodForest National Bank
Product Name	Visit a Wells Fargo representative at any location that is convenient for you to discuss account options that best fit your needs.	Woodforest Checking	Second Chance Checking	Savings Account
Minimum Opening Deposit	"	\$25	\$25; plus one-time \$9 account setup	\$25; plus one-time \$9 account setup
Minimum Balance	"	N/A *	N/A	\$200
Monthly Fee	"	No Charge with direct deposit <u>OR</u> with \$100 min daily balance; \$5.95 if either of the above requirements are not met	\$7.95 with direct deposit; \$9.95 without direct deposit	No Charge with balance of \$200.00 or above; \$3.00 fee with balance of \$0.00 - \$199.99
Checks Included	"	Yes	Yes	No
Credit/Debit Card included	"	Yes	Yes	Yes
Online Bill Pay	"	Yes	Yes	Yes
Alternative Id Accepted as Primary Identification	"	Yes	Yes	Yes
Open Accounts for customers with ChexSystems History	"	Yes	Yes	Yes
Remittance products available	"	No	No	No
Wire Transfer	"	Yes	Yes	Yes
Money Order	"	Yes	Yes	Yes
Offer Financial Education	"	Yes	Yes	Yes
First Overdraft Fees Waived	"	No	No	N/A
Overdraft Fees Waived	"	No, \$30	No, \$30	N/A
Bounced Check Fee	"	\$30	\$30	N/A
Overdraft Protection	"	Yes	Yes	N/A